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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for MidFirst Bank The Court for the Charles of Now

Order Filed on October 29, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-17695 CMG

Adv. No.:

Hearing Date: 9/19/18 @ 9:00 a.m.

Judge: Christine M. Gravelle

In Re:

Cecelia Tompoe, Samuel K. Tompoe

Debtor.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: October 29, 2018

Honorable Christine M. Gravelle United States Bankruptcy Judge (Page 2)

Debtor: Cecelia Tompoe, Samuel K. Tompoe

Case No: 18-17695 CMG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1428 Stuyvesant Avenue, Trenton, NJ. 08618, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtor, and for good cause having been shown

It **ORDERED**, **ADJUDGED** and **DECREED** that as of October 18, 2018, the Debtor is due for the October 2018 adequate protection payment; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor does not waive its rights to the difference between the regular monthly payment and the adequate protection payment if the Loss Mitigation Program is unsuccessful

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.